February 11, 2009

United States Bankruptcy Court One Bowling Green New York, NY 10004

Attn: Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005 Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are "Salaried" retirees of Delphi Corporation.

Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.

Delphi, with this document, is proposing to cancel health care for it's "retired salaried employees only", who can least afford this benefit elimination because they are now on reduced fixed income, while maintaining company funded healthcare for retired hourly employees and Delphi active employees, who make more money than the retirees and who are not on fixed income. This is not equitable.

It is my belief that there are other ways to restructure the company and still retain health care for all retirees. Health care benefits are currently scheduled to stop at the age of 65 for all salaried retirees as they become Medicare eligible. Accordingly this cost is a decreasing cost to the company as each of us reaches that 65 age milestone.

This document was filed with no previous warning to any of the salaried retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

Most of these 15,000 Salaried Retirees worked their entire careers, 35 to 50 years, with the understanding that they would have Health Care in retirement. Now Delphi has chosen the Retired Salaried Employees "only" to take their health care away by this motion. This health care reduction should be equally shared by all Delphi Employees and not just retired Salaried Employees, who have no recourse. Please insure that the benefit reductions are equally shared by all Delphi employees and retirees, hourly, salaried, active and retired alike. If this more equitable approach is taken at

least everyone will be treated the same way and be able to come out of this reorganization with fair treatment and with some health care benefits.

The Delphi and automotive unions have relatively tied the hands of the Company, threatening the Delphi weak upper management that the union will walk out and stop production if the union hourly benefits are cut. This has driven Delphi to come to this inequitable resolution as a solution to the problem. If, <u>Judge Drain, "you" respond that this benefit reduction "Must be shared by all equitably, union and salaried employees, active and retired alike"</u>, a fair and equitable resolution will be reached, instead of this "Unfair, Weak, Lopsided" proposal. Please object to this document.

Many of the most recent retirees of Delphi were retired **BY** the company and **NOT** by the choice of the employee. We were given no decision to make, just told we would be retiring on a specific date. There was little time to prepare for retirement, and little time to adjust to a significantly reduced income and then we were hit with this latest development, (loss of health care) which will cause financial hardship for every salaried retiree. It will have huge impacts not only on the salaried retirees, but also every community where salaried retirees live.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost almost 40% of their savings. As you know, the cost of living has increased significantly in the last two years. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation.

Please know that each of the 15,000 salaried retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

We ask you to REJECT this motion.

Sincerely yours,

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